

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

Case No. 04-451-MB

v

Docket No. 2005-5

Enterprise Financial Company, Inc.,

Respondent.

For the Petitioner:

For the Respondent:

**James E. Westrin (P67066)
Office of Financial and Insurance Services
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**Kevin Currier
Enterprise Financial Company, Inc.
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**Issued and entered
this 1st day of June 2005
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated April 5, 2005. She recommended that the Commissioner refuse Respondent's application for licensure under the Mortgage Brokers, Lenders and Servicers Licensing Act, 1987 PA 173, as amended, MCL 445.1651 et seq.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

II
ORDER

Therefore, it is ORDERED that Respondent's license application is denied.